Docket No. 3350-0031M File No. 1158.41324CC12 Client Ref. BillPay-M

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of KIGHT, et al.

Expected Group Art Unit: 3624

Rule 53(b) Continuation of

Serial No: 09/250,711,

filed February 16, 1999

Expected Examiner: J. Bergin

Filed: Concurrently Herewith

SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS

PRELIMINARY AMENDMENT

October 31, 2003

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This preliminary amendment is directed to the accompanying 37 CFR 1.53(b) application, which is a continuation of the above referenced application. Prior to examination, please amend the above-identified application as follows:

Amendments to the Specification and Abstract

Amendments to the Claims

Remarks are included following the amendments